

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Daniel P. Errigo, Jr.
Cynthia M. Paisley-Errigo
Debtors

Case No. 19-00116-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: May 24, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 5
Total Noticed: 67

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 26, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Daniel P. Errigo, Jr., Cynthia M. Paisley-Errigo, 43 Hermel St., Scott Twp., PA 18447-7618
aty	+ Peoples Security Bank & Trust c/o James T. Shoemak, 600 Third Avenue, Kingston, PA 18704-5815
cr	+ NewRez LLC dba Shellpoint Mortgage Servicing as se, Hill Wallack LLP, 1415 Route 70 East Suite 309, Cherry Hill, NJ 08034-2210
cr	+ VRMTG Asset Trust, 14841 Dallas Parkway, Suite 350, Dallas, TX 75254-7685
5149232	+ American Medical Collectn Ag, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
5149236	Carl J. Milks, MD, 17 Beach Grove Rd, Honesdale, PA 18431
5149243	Ditech Bankruptcy Department, P.O. Box 6154, Rapid City, SD 57709
5172496	Ditech Financial LLC, P.O. Box 6154, Rapid City SD 57709-6154
5149245	Hourigan, Kluger & Quinn, 600 Third Ave., Kingston, PA 18704-5815
5149249	++ LAW OFFICE OF TULLIO DELUCA, 381 N 9TH AVENUE, SCRANTON PA 18504-2005 address filed with court:, Law offices of Tullio DeLuca, 381 N. 9th Avenue, Scranton, PA 18504
5149255	++ PEOPLES SECURITY BANK AND TRUST, 82 FRANKLIN AVE, HALLSTEAD PA 18822-9780 address filed with court:, Peoples Security Bank & Trust, 150 N. Washington Ave, Scranton, PA 18503
5153526	+ Peoples Security Bank & Trust Co., successor in, 150 N Washington Ave, Scranton, PA 18503-1843
5183477	+ Scott Township Sewer and Water Authority, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
5149258	+ Scott Twp. Sewer and Water Authority, 1038 Montdale Road, Scott Township, PA 18447-9773
5149259	+ Scranton Cardiovascular Physician Servic, 746 Jefferson Ave., Scranton, PA 18510-1624
5149260	Scranton Emergency Group, 200 Corporate Blvd., Ste. 201, Lafayette, LA 70508-3870
5149261	Sears, P.O. Box 78037, Phoenix, AZ 85062-8037
5149268	+ Tanglwood Lakes Community Asociation, 102 Tanglwood Dr., Greentown, PA 18426-7533

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: SLSBKNotices@nationalbankruptcy.com	May 24 2024 18:36:00	Specialized Loan Servicing LLC, 14841 DALLAS PKWY SUITE 425, Dallas, TX 75254-8067
5149233	Email/Text: paymentprocessing@avanteusa.com	May 24 2024 18:36:00	AvanteUSA, 3600 S Gessner Rd, Houston, TX 77063
5149231	+ Email/Text: mnapoletano@ars-llc.biz	May 24 2024 18:36:00	Ability Recovery Svcs. LLC, P.O. Box 4031, Wyoming, PA 18644-0031
5166472	Email/PDF: resurgentbknofications@resurgent.com	May 24 2024 18:41:00	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5149234	EDI: BANKAMER	May 24 2024 22:33:00	Bank of America, P.O. Box 31785, Tampa, FL 33631-3785
5167791	+ EDI: BANKAMER2	May 24 2024 22:33:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5149235	+ EDI: CAPITALONE.COM	May 24 2024 22:33:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285

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5169244	+ Email/Text: RASEBN@raslg.com	May 24 2024 18:36:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5174470	+ EDI: CITICORP	May 24 2024 22:33:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
5149238	EDI: WFNNB.COM	May 24 2024 22:33:00	Comenity Bank/Boscov's, Bankruptcy Department, P.O. Box 183043, Columbus, OH 43218-3043
5149239	+ EDI: CCS.COM	May 24 2024 22:33:00	Credit Collection Service, P.O. Box 447, Norwood, MA 02062-0447
5149240	+ Email/Text: bdsupport@creditmanagementcompany.com	May 24 2024 18:36:00	Credit Management Co., 2121 Noblestown Rd., Pittsburgh, PA 15205-3956
5149244	+ EDI: CITICORP	May 24 2024 22:33:00	Home Depot Credit Services, PO Box 790328, St Louis, MO 63179-0328
5149237	EDI: JPMORGANCHASE	May 24 2024 22:33:00	Chase, PO Box 15298, Wilmington DE 19850
5149246	Email/Text: Deborah@keystonecredit.net	May 24 2024 18:36:00	Keystone Credit Services, LLC, 664 Furnace Hills Pike, Lititz, PA 17543
5149247	Email/Text: govtaudits@labcorp.com	May 24 2024 18:36:00	Labcorp, PO Box 2240, Burlington, NC 27216-2240
5149248	Email/Text: govtaudits@labcorp.com	May 24 2024 18:36:00	Laboratory Corp. of America, P.O. Box 2240, Burlington, NC 27215
5149249	Email/Text: tullio.deluca@verizon.net	May 24 2024 18:36:00	Law offices of Tullio DeLuca, 381 N. 9th Avenue, Scranton, PA 18504
5272254	Email/PDF: resurgentbknotifications@resurgent.com	May 24 2024 18:40:59	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5272253	Email/PDF: resurgentbknotifications@resurgent.com	May 24 2024 18:40:56	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5592452	Email/Text: BankruptcyECFMail@mccalla.com	May 24 2024 18:36:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, c/o MCCALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Rd, Roswell, GA 30076
5149250	+ Email/Text: bankruptcydpt@mcmcg.com	May 24 2024 18:36:00	Midland Funding, LLC, 2365 Northside Drive, Ste. 300, San Diego, CA 92108-2710
5149251	+ Email/Text: Bankruptcies@nragroup.com	May 24 2024 18:36:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
5299099	Email/Text: mtgbk@shellpointmtg.com	May 24 2024 18:36:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826, New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
5299098	Email/Text: mtgbk@shellpointmtg.com	May 24 2024 18:36:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
5170134	+ Email/Text: bkrgeneric@penfed.org	May 24 2024 18:36:00	PENFED, Pentagon Federal Credit Union, Bankruptcy Department, P.O. Box 1432, Alexandria, VA 22313-1432
5149254	Email/Text: bankruptcies@penncredit.com	May 24 2024 18:36:00	Penn Credit Corp., 916 South 14th Street, P.O. Box 988, Harrisburg, PA 17108-0988
5149256	Email/Text: info@phoenixfinancialsvcs.com	May 24 2024 18:36:00	Phoenix Financial Services, LLC, 8902 Otis Ave., Ste 103A, Indianapolis, IN 46216-1077
5171701	EDI: PRA.COM	May 24 2024 22:33:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5149257	^ MEBN	May 24 2024 18:33:09	PPL Electric Utilities, 827 Hausman Rd., Allentown, PA 18104-9392
5149794	+ EDI: PRA.COM		

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		May 24 2024 22:33:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5149252	+ EDI: SYNC		
		May 24 2024 22:33:00	Pay Pal Credit, P.O. Box 5138, Timonium, MD 21094-5138
5149253	Email/Text: bkrgeneric@penfed.org		
		May 24 2024 18:36:00	PenFed Credit Union, P.O. Box 456, Alexandria, VA 22313-0456
5156986	Email/PDF: resurgentbknotifications@resurgent.com		
		May 24 2024 18:40:56	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5363442	EDI: Q3G.COM		
		May 24 2024 22:33:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5363443	+ EDI: Q3G.COM		
		May 24 2024 22:33:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, Sadino Funding LLC 98083-0788
5172007	EDI: Q3G.COM		
		May 24 2024 22:33:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5174914	+ Email/Text: bncmail@w-legal.com		
		May 24 2024 18:36:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
5149263	+ EDI: CITICORP		
		May 24 2024 22:33:00	Sears Credit Cards, P.O. Box 6282, Sioux Falls, SD 57117-6282
5149262	EDI: CITICORP		
		May 24 2024 22:33:00	Sears Credit Cards, P.O. Box 6283, Sioux Falls, SD 57117-6283
5579908	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		
		May 24 2024 18:36:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Suite 300, Greenwood Village, Colorado 80111, Specialized Loan Servicing LLC, 6200 S. Quebec Street, Suite 300, Greenwood Village, Colorado 80111-4720
5273767	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		
		May 24 2024 18:36:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
5579907	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		
		May 24 2024 18:36:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Suite 300, Greenwood Village, Colorado 80111-4720
5174322	+ EDI: AIS.COM		
		May 24 2024 22:33:00	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
5149264	EDI: SYNC		
		May 24 2024 22:33:00	Synchrony Bank/JC Penney, Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
5149265	EDI: SYNC		
		May 24 2024 22:33:00	Synchrony Bank/Lowes, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
5149266	EDI: SYNC		
		May 24 2024 22:33:00	Synchrony Bank/MC, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
5149267	EDI: SYNC		
		May 24 2024 22:33:00	Synchrony Bank/Toys R Us, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
5595560	+ Email/Text: mtgbk@shellpointmtg.com		
		May 24 2024 18:36:00	US Bank Trust National Association, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, US Bank Trust National Association, c/o Shellpoint Mortgage Servicing 29603-0826
5595559	+ Email/Text: mtgbk@shellpointmtg.com		
		May 24 2024 18:36:00	US Bank Trust National Association, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826

TOTAL: 50

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING
cr		New Residential Mortgage LLC
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*P++	MCCALLA RAYMER LEIBERT PIERCE LLC, ATTN ATTN WENDY REISS, 1544 OLD ALABAMA ROAD, ROSWELL GA 30076-2102, address filed with court., NewRez LLC d/b/a Shellpoint Mortgage Servicing, c/o MCCALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Rd, Roswell, GA 30076
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
cr	*+	Scott Township Sewer and Water Authority, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
cr	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
cr	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
cr	*+	Specialized Loan Servicing LLC, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5149241	*+	Cynthia M. Paisley-Errigo, 43 Hermel St., Scott Twp., PA 18447-7618
5149242	*+	Daniel P. Errigo, Jr., 43 Hermel St., Scott Twp., PA 18447-7618
5174575	*	Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154
5363446	*	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5363447	*+	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, Sadino Funding LLC 98083-0788
5273768	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720

TOTAL: 2 Undeliverable, 16 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 26, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 24, 2024 at the address(es) listed below:

Name	Email Address
Angela C. Pattison	on behalf of Creditor NewRez LLC dba Shellpoint Mortgage Servicing as servicer for U.S. Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust c/o Hill Wallack LLP apattison@hillwallack.com
Angela C. Pattison	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust apattison@hillwallack.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
James Randolph Wood	on behalf of Creditor Scott Township Sewer and Water Authority jwood@portnoffonline.com jwood@ecf.inforuptcy.com

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James T. Shoemaker	on behalf of Attorney Peoples Security Bank & Trust c/o James T. Shoemaker Esquire jshoemaker@hkqpc.com
Mario John Hanyon	on behalf of Creditor Ditech Financial LLC pamb@fedphe.com, mario.hanyon@brockandscott.com
Michael Patrick Farrington	on behalf of Creditor Ditech Financial LLC mfarrington@kmlawgroup.com
Michelle McGowan	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing mimcgowan@raslg.com
Thomas Song	on behalf of Creditor Ditech Financial LLC tomysong0@gmail.com
Tullio DeLuca	on behalf of Debtor 2 Cynthia M. Paisley-Errigo tullio.deluca@verizon.net
Tullio DeLuca	on behalf of Debtor 1 Daniel P. Errigo Jr. tullio.deluca@verizon.net
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 13

Information to identify the case:

Debtor 1

Daniel P. Errigo Jr.

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8085

EIN --

Debtor 2

Cynthia M. Paisley-Errigo

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1615

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:19-bk-00116-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Daniel P. Errigo Jr.
aka Daniel Errigo Jr., aka Daniel P. Errigo, aka
Daniel Errigo

Cynthia M. Paisley-Errigo
aka Cynthia Paisley-Errigo, aka Cynthia Marie
Paisley-Errigo, aka Cynthia Errigo

**By the
court:**5/24/24

Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

Chapter 13 Discharge

For more information, see page 2>

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.